

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-13989-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James R. Torres Sr.
dba James R. Torres
741 Buck Road
Elmer, NJ 08318

Omayra Torres
fka Omayra Arbelo
741 Buck Road
Elmer, NJ 08318

Social Security No.: **xxx-xx-5344** **xxx-xx-8900**

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 15, 2025.

Dated: May 15, 2025
JAN: har

Jeanne Naughton
Clerk

In re:
James R. Torres, Sr.
Omayra Torres
Debtors

Case No. 24-13989-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: May 15, 2025

User: admin
Form ID: plncf13

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Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James R. Torres, Sr., Omayra Torres, 741 Buck Road, Elmer, NJ 08318-3506
520229922	+ DLL Financial Solutions Partner, P. O. Box 7902, Des Moines, IA 50323-9402
520229924	Goodyr/Cbna, P.O. Box 5003, Sioux Falls, SD 57117
520414755	+ Jorge Arbelo, 523 Westmont Lane, Vineland, NJ 08360-2230
520414757	+ Luz Vavela, 523 Westmont Lane, Vineland, NJ 08360-2230
520414754	+ Marcelino Arbelo, 104 Wally Drive, Richland, NJ 08350-8009
520414756	+ Neradia Arbelo, 104 Wally Drive, Richland, NJ 08350-8009
520229930	+ Sunrun, 1800 W. Ashton Blvd., Lehi, UT 84043-5490
520229936	+ Tractor Supply/CBNA, P. O. Box 790394, Saint Louis, MO 63179-0394

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 15 2025 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 15 2025 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 15 2025 21:06:00	MSR Asset Vehicle LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: enotifications@santanderconsumerusa.com	May 15 2025 21:09:00	Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961275, Fort Worth, TX 76161-0275
520231950	Email/Text: ebnbankruptcy@ahm.honda.com	May 15 2025 21:08:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520272764	Email/PDF: MerrickBKNotifications@Resurgent.com	May 15 2025 21:10:42	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520229907	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 15 2025 21:10:00	Ally Cc, Po Box 9222, Old Bethpage, NY 11804-9222
520229908	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:23:52	American Express, P. O. Box 981537, El Paso, TX 79998-1537
520268223	Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:10:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520229909	+ Email/Text: ebnbankruptcy@ahm.honda.com	May 15 2025 21:08:00	American Honda Finance Corp, P. O. Box 168128,

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520229910	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:23:30	Irving, TX 75016-8128
520229911	+ Email/Text: bankrupt@andrewsfcu.org	May 15 2025 21:07:00	Amex, PO Box 981537, El Paso, TX 79998-1537
520287923	+ Email/Text: bankrupt@andrewsfcu.org	May 15 2025 21:07:00	Andrews Fcu, 5711 Allentown Rd, Suitland, MD 20746-4547
520229912	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	May 15 2025 21:07:00	Apple Card/Gs Bank Usa, Lockbox 6112, P. O. Box 7247, Philadelphia, PA 19170-0001
520229915	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 21:10:13	CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
520229916	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 21:10:58	CBNA/Macy's, P. O. Box 8053, Mason, OH 45040-8053
520244291	+ Email/Text: enotifications@santanderconsumerusa.com	May 15 2025 21:09:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
520229913	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 21:10:32	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
520255605	+ Email/PDF: ebn_ais@aisinfo.com	May 15 2025 21:10:37	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520229914	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 21:10:34	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
520229917	^ MEBN	May 15 2025 21:02:21	Chrysler Capital, PO Box 660647, Dallas, TX 75266-0647
520229918	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 21:10:56	Citi Bank/The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
520302968	Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 21:10:58	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520229919	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 15 2025 21:08:00	Comenity Capital Bank/ Boscov's, Bankruptcy Department, P. O. Box 183043, Columbus, OH 43218-3043
520229920	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 21:10:52	Credit One Bank, P. O. Box 98875, Las Vegas, NV 89193-8875
520257532	+ Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	May 15 2025 21:09:00	DLL Finance LLC, PO BOX 2000, Johnston, IA 50131-0020
520229921	+ Email/Text: mrdiscen@discover.com	May 15 2025 21:06:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520235744	Email/Text: mrdiscen@discover.com	May 15 2025 21:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520229923	+ Email/Text: accountresearch@goodleap.com	May 15 2025 21:07:00	Goodleap, 1410 SW Morrison Street, Portland, OR 97205-1930
520306426	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 21:10:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520229925	Email/Text: EBN@Mohela.com	May 15 2025 21:07:00	Mohela/Dofed, 633 Spirit Drive, Chesterfield, MO 63005
520235648	+ Email/Text: RASEBN@raslg.com	May 15 2025 21:06:00	MSR Asset Vehicle LLC, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
520229926	+ Email/Text: nsm_bk_notices@mcooper.com	May 15 2025 21:07:00	Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
520304170	Email/Text: nsm_bk_notices@mcooper.com	May 15 2025 21:07:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
520312044	Email/Text: BKEBN-Notifications@ocwen.com		

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520229927	+ Email/Text: BKEBN-Notifications@ocwen.com	May 15 2025 21:06:00	PHH Mortgage Corporation, Bankruptcy Department-P.O. Box 24605, West Palm Beach, FL 33416-4605
520229928	+ Email/Text: BKMAIL@planethomelending.com	May 15 2025 21:06:00	PHH Mortgage Services, PO Box 5436, Mount Laurel, NJ 08054-5436
520284307	+ Email/Text: BKMAIL@planethomelending.com	May 15 2025 21:07:00	Planet Home Lending, 10 Research Pkwy, Wallingford, CT 06492-1963
520242154	+ Email/Text: bankruptcy1@pffcu.org	May 15 2025 21:07:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
520229929	Email/Text: bankruptcy1@pffcu.org	May 15 2025 21:07:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
520315061	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 21:07:00	Police and Fire FCU, 901 Arch St., Philadelphia, PA 19107-2495
520302613	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 21:08:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
520421011	+ Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 21:10:57	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
520421010	+ Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 21:10:32	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603, Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520229932	Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 21:23:30	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520229933	Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 21:23:48	SYNCB/Lowe's, P. O. Box 71726, Philadelphia, PA 19176-1726
520313875	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2025 21:10:45	SYNCB/PayPal, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
520309540	Email/Text: bncmail@w-legal.com	May 15 2025 21:08:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520229935	+ Email/Text: bankruptcy@td.com	May 15 2025 21:08:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520229934	+ Email/Text: bncmail@w-legal.com	May 15 2025 21:08:00	TD Bank, N.A., P. O. Box 84037, Columbus, OH 31908-4037
520249846	^ MEBN	May 15 2025 21:02:19	TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
520229937	Email/Text: bkelectronicnotices@usaa.com	May 15 2025 21:06:00	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
			USAA Federal Savings Bank/AMEX, 10750 McDermott Freeway, San Antonio, TX 78288-9876

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Andrews Federal Credit Union, 5711 Allentown Rd, Suitland, MD 20746-4547
520268225	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520268226	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520415416	*+	Jorge Arbelo, 523 Westmont Lane, Vineland NJ 08360-2230
520415415	*+	Marcelino Arbelo, 104 Wally Drive, Richland NJ 08350-8009

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520421013	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603, Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520421012	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520229931	*+	Sunrun, 1800 W. Ashton Blvd, Lehi, UT 84043-5490
aty	##+	Douglas McDonough, Frenkel Lambert Weiss Weisman & Gordon, 80 Main Street, Suite 460, West Orange, NJ 07052-5414

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew L. Spivack	on behalf of Creditor Andrews Federal Credit Union andrew.spivack@brockandscott.com wbecf@brockandscott.com
Cory Francis Woerner	on behalf of Creditor MSR Asset Vehicle LLC cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor PLANET HOME LENDING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Nationstar Mortgage LLC dmcdonough@flwlaw.com NJbkyecf@flwlaw.com
Laura M. Egerman	on behalf of Creditor MSR Asset Vehicle LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Nathalie Rodriguez	on behalf of Creditor MSR Asset Vehicle LLC nrodriguez@raslg.com NJbkyecf@flwlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Joint Debtor Omayra Torres bkdruziako@aol.com
Victor Druziako	on behalf of Debtor James R. Torres Sr. bkdruziako@aol.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 11